

Program Summary for NASA

Who's Eligible: All employees and military personnel who are members of NEBA

Optional GVUL Life Insurance Coverage (employee-paid*)

- Minimum coverage: \$25,000
- Optional coverage in ½ multiples up to 8 times your annual salary to \$2,000,000
- New Hire coverage: 3 times annual salary to \$500,000 on a guarantee issue basis (no health questions)
- Maximum optional coverage: \$2,000,000
- Portable Coverage – which you can continue at the same group rate even if your employment situation changes and/or you retire.

Tax-Advantaged Investment Opportunity:

GVUL offers you the opportunity to contribute extra premiums for Investment into your certificate. These extra premiums have the potential to grow tax-deferred and build cash value. Extra premium for investment can be invested in your choice of one or more of 22 investment portfolios managed by Fidelity, MFS, Putnam, DWS Scudder, T Rowe Price and MetLife and a competitive interest-bearing account with a current crediting rate of 5.1% and a guaranteed minimum of 4%. **

NASA has arranged for you to receive will preparation through Hyatt Legal Plans[‡], a MetLife[®] company. Will Preparation Service, through Hyatt Legal Plans[‡], a MetLife[®] company will be available to participants. This service provides direct access to a participating program attorney for preparing or updating your will and your spouse's will. This service can help you to set forth your decisions concerning who cares for your children or who inherits your property and handles your affairs.

For GVUL Service, please contact an Enrollment/GVUL Specialist at (800)756-0124, Monday through Friday, 8:00 a.m. to 5:00 p.m. (CT) or by mail at 190 Carondelet Plaza, St. Louis, MO 63105.

The information contained in this material is not intended to (and cannot) be used by anyone to avoid IRS penalties. This material supports the promotion and marketing of GVUL. You should seek advice based on your particular circumstances from an independent tax advisor.

**The current crediting rate on the interest-bearing account is subject to change. All guarantees are subject to the claims paying ability of Metropolitan Life Insurance Company.

[‡]Will Preparation is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Will Preparation is currently unavailable for New York-based employer groups and is not approved for Texas-based employer groups or Texas residents.

Prospectuses for Group Variable Universal Life insurance must precede or accompany this material. You should carefully consider the information in the prospectuses about the contract's features, risks, charges and expense, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company.

Variable products issued by Metropolitan Life Insurance Company, New York, NY 10166, and distributed by MetLife Investors Distribution Company (member FINRA), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (member FINRA/SIPC), New York, NY 10166. Metropolitan Life Insurance Company, MetLife Investors Distribution Company, and MetLife Securities, Inc. are affiliates. Policy Form No. 30037 and in New York Policy Form No. 3003731.